STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA REPORT OF ACTION TAKEN MEETING OF CREDITORS

In re:

LUZ NEREIDA CORTES LOPEZ Case No. 11-06139-BKT

Chapter 13 Attorney Name: JUAN O CALDERON LITHGOW*

I. Appearances Debtor [X] Present [] Absent Joint Debtor [] Present [] Absent Attorney for Debtor [X] Present [] Absent [] Prose [] Substitute II. Oath Administered [X] Yes [] No	Date & Time: 10/6/2011 1:39:00PM [X] R [] NR LV: 0.0 [X] This is debtor(s) 1 Bankruptcy filing. Creditors: none	
III. Plan Date: 07/19/2011 Base: \$3,600.00 Payments 2 made out of 2 due. Confirmation Hearing Date: 10/14/2011 2:30:00PM Evidence of Pmt shown:		
Attorney's fees as per R. 2016(b) \$3,000.00 - \$600.00 = \$2,400.00		
IV. Status of Meeting [] Closed	Commence payments	

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	(Cont.)
Trustee's Report on Confirmation	
[]FAV	/ORABLE
[] UNFAVORABLE	
[] Feasibility [] Insufficiently funded	[] No provision for secured creditor(s) [] Treat value of collateral separately
[] Unfair discrimination	[] No provision for insurance [] Tax returns missing
[] Fails disposable income	[] State - years
[] Fails liquidation value test	
[] Insuarence quote	[] Federal - years
Pending/Items/ Documents:	
[] Assumption/Rejection executory contract	[] Business Documents
	[] Monthly reports for the months
[] Appraisal	
	[] Public Liability Insurance
[] DSO Recipient's Information	[] Premises
	[] Vehicle(s):
[] Evidence of being current with DSO	[] Licenses issued by:
[X] Evidence of income	
7/15; 6/30 ;6/15; 5/30	

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COMMENTS

Note:Tax returns: State (07-09) shown; for 2010 shown however stamp but not legilbe.

Submit certification of having filed 2010 tax return

Note: Debtor is currently separated.

Amend plan to clarify Liquidation Value. Debtor discloses a liquidation value of 13,375.00

Note:Trustee's objection to exemptions granted.

Amend schedule "I" to disclose all of the deductions made to debtor. Also amend such schedule to delete 100.00 child support income, since debtor avers that she does not received this income.

Note: No child support has been established; nor state court proceeding has been filed to request child support payments.

Amend schedule "B" to delete vehicle listed, as per debtors testimony she does not use this car and it is under spouses name.

Delete tax refund language from plan.

Plan does not provide for POC #4 filed by AEELA; amend plan accordingly. include provision for AEELA (savings and dividends).

s/Pedro R Medina Date: 10/06/2011

Trustee/Presiding Officer (Rev. 02/11)